

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHELLE M NEWELL

Debtor(s)

Case No. 16-16305

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/13/2016.
- 2) The plan was confirmed on 07/06/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/18/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/22/2018.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$11,715.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$11,715.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,834.93
Court Costs \$0.00
Trustee Expenses & Compensation \$546.98
Other \$32.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,413.91

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acceptance Now	Secured	1,000.00	NA	1,987.00	328.50	115.58
Acceptance Now	Unsecured	987.00	NA	NA	0.00	0.00
ACL INC	Unsecured	30.00	NA	NA	0.00	0.00
ACL INC	Unsecured	30.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	1,000.00	966.55	966.55	0.00	0.00
AT&T SERVICES INC	Unsecured	2,176.00	2,176.25	2,176.25	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	3,511.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	8,786.87	8,786.87	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	5,275.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	500.00	4,202.30	4,202.30	0.00	0.00
COLUMBIA HOUSE	Unsecured	51.00	NA	NA	0.00	0.00
COMCAST	Unsecured	185.00	NA	NA	0.00	0.00
COMCAST	Unsecured	1,394.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	300.00	953.71	953.71	0.00	0.00
DEPARTMENT OF EDUCATION/MOH	Unsecured	59,673.00	65,548.44	65,548.44	0.00	0.00
FIRST INVESTORS FINANCIAL SVC	Secured	6,000.00	17,389.97	17,389.97	5,892.97	1,634.65
FIRST INVESTORS FINANCIAL SVC	Unsecured	10,905.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	697.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	800.00	806.51	806.51	0.00	0.00
PALISADES	Unsecured	NA	7,336.66	7,336.66	0.00	0.00
PATHOLOGY CONSULTANTS INC	Unsecured	55.00	103.82	103.82	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	200.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,000.00	1,954.83	1,954.83	0.00	0.00
PROGRESSIVE FINANCE HOLDINGS	Secured	1,000.00	NA	1,200.00	262.30	67.09
PROGRESSIVE FINANCE HOLDINGS	Unsecured	200.00	NA	NA	0.00	0.00
RIVERWOOD APT HOMES	Unsecured	NA	992.51	992.51	0.00	0.00
RIVERWOOD APT HOMES WATERTO	Unsecured	993.00	NA	NA	0.00	0.00
SPRINT	Unsecured	151.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	500.00	6,992.10	6,992.10	0.00	0.00
TCF NATIONAL BANK	Unsecured	600.00	NA	NA	0.00	0.00
US BANK	Unsecured	800.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US CELLULAR	Unsecured	539.00	NA	NA	0.00	0.00
US DEPT OF ED MOHELA	Unsecured	5,188.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL BANK	Unsecured	571.93	NA	NA	0.00	0.00
WOW INTERNET CABLE	Unsecured	1,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,389.97	\$5,892.97	\$1,634.65
All Other Secured	\$3,187.00	\$590.80	\$182.67
TOTAL SECURED:	\$20,576.97	\$6,483.77	\$1,817.32
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$100,820.55	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,413.91</u>
Disbursements to Creditors	<u>\$8,301.09</u>
TOTAL DISBURSEMENTS :	<u>\$11,715.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/24/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.